

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MASSACHUSETTS
WORCESTER DIVISION

DONALD P. SPEAKMAN, STEPHEN H. WEDEL, and MARK L. ROBARE, individually and on behalf of all others similarly situated,

Plaintiffs,

V.

ALLMERICA FINANCIAL LIFE INS. &
ANNUITY CO., FIRST ALLMERICA
FINANCIAL LIFE INS. CO., and
ALLMERICA FINANCIAL CORP.,

Defendants.

Civil Action No.
04:04-cv-40077-FDS

**DECLARATION OF NANCY FREEMAN GANS IN SUPPORT OF PLAINTIFFS’
COUNSEL’S MOTION FOR ATTORNEYS’ FEES AND EXPENSES**

Stephen L. Hubbard
Robert W. Biederman (BBO No. 562279)
HUBBARD & BIEDERMAN, LLP
1717 Main Street, Suite 4700
Dallas, Texas 75201
Telephone: (214) 857-6000
Facsimile: (214) 857-6001
slhubbard@hblawfirm.com
rwbbiederman@hblawfirm.com

Nancy Freeman Gans (BBO No. 184540)
MOULTON & GANS, P.C.
 55 Cleveland Road
 Wellesley, MA 02481
 Telephone: (781) 235-2246
 Facsimile: (781) 239-0353
nfgans@aol.com
 ATTORNEYS FOR PLAINTIFFS
 AND THE CLASS

I, Nancy Freeman Gans, depose and state as follows:

1. My law firm, Moulton & Gans, P.C. ("M&G"), is one of the Plaintiffs' Counsel in this lawsuit.

2. I make this Declaration in Support of Plaintiffs' Counsel's Motion for Attorneys' Fees and Expenses.

3. A true and correct copy of my firm's resume is attached as Exhibit "1".

4. A true and correct copy of the total time that M&G has billed and the reasonable and necessary expenses M&G has incurred, that have not been reimbursed, in the above case is attached as Exhibit "2." I undertook this representation as local counsel for Plaintiffs and Hubbard & Biederman, LLP, who are lead counsel for Plaintiffs, on an entirely contingent-fee basis.

5. I am familiar with the customary hourly rates billed by lawyers in class actions in this judicial district. My rate of \$495.00 per hour is well within the customary rates for lawyers of my experience in such actions in this judicial district. The hourly rates of H&B also are well within the customary rates for lawyers and paralegals of their experience in this judicial district.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on July 12, 2006.

/s/ Nancy Freeman Gans
NANCY FREEMAN GANS

CERTIFICATE OF SERVICE

I hereby certify that this document filed through the ECF system will be sent electronically to the registered participants as identified on the Notice of Electronic Filing (NEF) and paper copies will be sent to those indicated as non-registered participants on July 12, 2006.

Andrea J. Robinson, Esq.
Jonathan A. Shapiro, Esq.
Eric D. Levin, Esq.
Brett R. Budzinski, Esq.
WILMER CUTLER PICKERING HALE and DORR LLP
60 State Street
Boston, MA 02109
(617) 526-5000 fax

Brian E. Whiteley (BBO No. 555683)
SCIBELLI, WHITELEY & STANGANELLI, LLP
50 Federal Street, 5th Floor
Boston, MA 02110
(617) 722-6003 fax

/s/ Robert W. Biederman

ROBERT W. BIEDERMAN